

United States Bankruptcy Court  
Eastern District of New York

In re:  
 Dominick J Spinelli  
 Stephanie Spinelli  
 Debtors

Case No. 15-44103-nhl  
 Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0207-1

User: admin  
 Form ID: 318DF7

Page 1 of 1  
 Total Noticed: 18

Date Rcvd: Dec 09, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2015.

db/jdb +Dominick J Spinelli, 95C Graves Street, Staten Island, NY 10314-5122  
 smg +NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn, Brooklyn, NY 11201-3719  
 smg +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300  
 smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001  
 8656670 +BBy/cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032  
 8656673 +Chase Mtg, Po Box 24696, Columbus, OH 43224-0696  
 8656676 +NYS Department Of Taxation & Finance, Bankruptcy Section, P O Box 5300, Albany, NY 12205-0300  
 8675361 New York City Water Board, Department of Environmental Protection, Andrew Rettig, Assistant Counsel, 59-17 Junction Blvd., 13th Floor, Flushing, NY 11373-5108  
 8656678 +Staten Island University Hospital, P O Box 29772, New York, NY 10087-9772

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: ustpregion02.br.ecf@usdoj.gov Dec 09 2015 18:23:14  
 Office of the United States Trustee, Eastern District of NY (Brooklyn Office), U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449  
 8656669 +EDI: AMEREXPR.COM Dec 09 2015 18:19:00 Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871  
 8656671 EDI: BANKAMER.COM Dec 09 2015 18:19:00 Bk Of Amer, Po Box 982235, El Paso, TX 79998  
 8656672 +EDI: CAPITALONE.COM Dec 09 2015 18:19:00 Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238-1119  
 8656674 +EDI: CITICORP.COM Dec 09 2015 18:19:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
 8656675 +EDI: NAVIENTFKASMSERV.COM Dec 09 2015 18:18:00 Navient, Po Box 9500, Wilkes Barre, PA 18773-9500  
 8656677 +EDI: NAVIENTFKASMSERV.COM Dec 09 2015 18:18:00 Sallie Mae, P O Box 13611, Philadelphia, PA 19101-3611  
 8656679 +EDI: WTRRNBNK.COM Dec 09 2015 18:19:00 Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673  
 8656680 +EDI: CITICORP.COM Dec 09 2015 18:19:00 Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 11, 2015

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 9, 2015 at the address(es) listed below:

Alan Nisselson anisselson@windelsmarx.com,  
 theston@windelsmarx.com;ahollander@windelsmarx.com;n159@ecfcbis.com;jryan@windelsmarx.com  
 Kevin B Zazzera on behalf of Joint Debtor Stephanie Spinelli kzazz007@yahoo.com  
 Kevin B Zazzera on behalf of Debtor Dominick J Spinelli kzazz007@yahoo.com  
 Office of the United States Trustee USTPRRegion02.BR.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<b>Dominick J Spinelli</b>	Social Security number or ITIN <b>xxx-xx-1692</b>
	First Name    Middle Name    Last Name	
Debtor 2	<b>Stephanie Spinelli</b>	EIN <b>-----</b>
(Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN <b>xxx-xx-1765</b>
United States Bankruptcy Court Eastern District of New York 271-C Cadman Plaza East, Suite 1595 Brooklyn, NY 11201-1800		EIN <b>-----</b>
Case number: <b>1-15-44103-nhl</b>		Chapter: <b>7</b>

**Order of Discharge and Final Decree**

Revised: 12/15

**IT IS ORDERED:**

A discharge under 11 U.S.C. § 727 is granted to:

Dominick J Spinelli

Stephanie Spinelli  
aka Steph Mocko**IT IS FURTHER ORDERED:**

- Alan Nisselson (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

**BY THE COURT**

Dated: December 9, 2015

s/ Nancy Hershey Lord  
 United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

**EXPLANATION OF BANKRUPTCY DISCHARGE  
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

**Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

**Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

**Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**